



Order Filed on August 30, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for Movant
Wilmington Trust Company, as Successor Trustee to
Bank of America, National Association, Successor by
Merger to LaSalle Bank National Association, as
Trustee for Morgan Stanley Mortgage Loan Trust
2007-10XS

In Re:

Luz V. O'Chat,

Debtor.

Case No.: 19-22040 CMG

Adv. No.:

Hearing Date: 8/21/19 @10:00 a.m.

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: August 30, 2019

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtors: Luz V. O'Chat
Case No.: 19-22040 CMG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Trust Company, as Successor Trustee to Bank of America, National Association, Successor by Merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2007-10XS, holder of a mortgage on real property located at 1616 E. Street, Belmar, NJ 07719, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Brian D. Winters, Esquire, attorney for Debtor, Luz V. O'Chat, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor will file a proof of claim prior to the proof of claim bar date; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor in full through the Chapter 13 plan, when filed; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves his right to object to Secured Creditor's proof of claim and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Luz V O'Chat
Debtor

Case No. 19-22040-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2019.

db +Luz V O'Chat, 1616 E St., Lake Como, NJ 07719-3020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Brian D. Winters on behalf of Debtor Luz V O'Chat kwlawfirm@aol.com,
garciakww@gmail.com;kimberlyrichterllc@gmail.com
Denise E. Carlon on behalf of Creditor Wilmington Trust Company, et al ...
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Wilmington Trust Company, et al ...
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5